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spouse was diagnosed with a biological brain disorder, what would you do? Accidental brain injury is covered, schizophrenia is not. That doesn't seem fair to me. I simply don't understand. Schizophrenia is a brain disorder, it is a physical illness just as cancer is, it can be treated, but as yet it cannot be cured. I don't understand how Senator Landis can say just buy a rider. Why don't you just quit your job and buy your own insurance? What sense does that make? It makes no sense. I really do believe that Senator Robak's motion should be voted on, we should look at this closely and understand the restraints. The other thing that is that 10 or 20 percent increase in insurance premiums is unrealistic, it hasn't happened in other states. Other states, they say it has not increased. So I...I really am concerned that we let the insurance companies tell us facts that are skewed towards their benefit and against the mentally ill. And any time I have left over, I would provide to Senator Robak. Thank you, Mr. President.

SPEAKER KRISTENSEN: Senator Robak, you have approximately two minutes.

SENATOR ROBAK: Thank you, Senator Suttle, for allowing me that time. In regard to Senator Landis' comments, mandates is what he was talking about. We mandate other things, we mandate...everything that's covered by insurance is a mandate. And Blue Cross and Blue Shield told us at the hearing that the University of Nebraska Lincoln group policy includes mental health, with no increase in premiums, they spread the cost, there is no increase in premiums at the University of Nebraska group policy; 45 percent covered and 55 percent not covered, I believe he said. Well, that's almost half. We have to start somewhere, and I'm excited that the Domenici-Wellstone Amendment passed in Congress. I think this is the first step to equity and to parity in the mental health business, mental health field. Also, the RAND Study,...

SPEAKER KRISTENSEN: One minute.

SENATOR ROBAK: ...the RAND...is my time...one minute. The RAND Corporation, University of California, the RAND study concluded that parity will increase costs only about \$1 per employer per